



Charities & Trust Cash Management Service



excellence • integrity • stewardship

Our Statement of Belief

We firmly believe that a focus on trustee education and robust governance are the main keys to good financial stewardship.

Introduction

The jch: charity team is dedicated to providing a cash management service in the fullest sense. Our aim is to preserve and grow assets for future goals, objectives and aspirations of your charitable organisation. We look to achieve this with a combination of successful cash and investment strategies alongside careful planning to ensure that the prospect of reaching your desired result is optimised.

Charities need a sophisticated professional and bespoke service provided by a multidisciplinary team of specialists whose sole aim is to meet the increasing complexities of managing assets in a constantly changing world. We believe we provide that service and team based structure.

Key points to consider:

We have a groundbreaking proposition for a cash savings service like no other in the UK.

The proposition offers an independent and transparent service that has been created to generate enhanced cash returns and increase protection on deposits through professional cash management.

As banks slashed interest rates, we decided that a radical move was needed to help protect and heighten the returns of our client's cash.

We now have a cash proposition, with online portals for a range of clients.

One of our services and portal (for £250,000+) is the only one of its kind in the UK allowing independent and unbiased cash solutions using a proprietary algorithm that means clients don't have to choose only one bank. With the online portal and client support team, all banks can be accessed quickly and easily, on a daily basis.

The service is suitable in particular for charities that are cash rich and should be getting better protection and ultimately better returns on their savings. The dataset also includes solutions for high net worth individuals, trusts, solicitors, personal and corporate pension schemes and more.

John Hebblethwaite (CEO) explained:

"The Financial Conduct Authority (FCA) recently conducted research that showed that although 93% of the UK's adults have a savings account, not many of them are achieving attractive returns due to the inertia inherent in the savings market. This is especially true for cash investments of over £250,000.

"Our portal has individual secure log in details and a comprehensive dataset using unique optimisation and proprietary technology that can administer bespoke cash portfolios in seconds. It is not just all about



good interest rates. Our service means clients can improve the term structure of their cash (from instant access up to five years) while also allowing them to ensure that they have the desired degree of protection under the Financial Services Compensation Scheme or European equivalents.

“The service has been designed carefully so that power of instruction remains with the client and designated signatories only. This means our clients have peace of mind that their cash savings are directly held with regulated financial institutions.”

For deposits from, ideally, £70,000 we may also enhance the returns for the funds held on deposit, helping improve your cash management control, giving peace of mind that you are fulfilling your duty under the Trustee Act 2000 whilst reducing the pressure of the administrative burden to free up your time from this task.

Your investment review team:

Please see our attached brochure for full details of the team and further information on our investment philosophy, or visit:

www.jchim.co.uk/about-us/our-people

Useful information and resources:

Charity Commission CC3 – The essential trustee: what you need to know, what you need to do
[CC3 - The essential trustee](#)

Charity Commission CC3 – The essential trustee: 6 main duties
[The essential trustee: 6 main duties](#)

Charity Commission CC14 – Charities and investment matters: a guide for trustees
[Charities and investment matters: a guide for trustees](#)

Charity Commission CC14 – Legal underpinning
[Charities and investment matters: Legal underpinning](#)

Charity Commission CC25 – Charity finances: trustee essentials
[Charity finances: trustee essentials](#)

Charity Commission – 15 questions trustees should ask
[15 questions trustees should ask](#)

jch: investment management Cash Management Service
<http://www.jchim.co.uk/cash-management>

<http://www.step.org/>



The content of this brochure is for information purposes only and does not constitute a personal recommendation. Always seek independent financial advice before taking any action.

For further information and/or a quotation based on your requirements please contact:

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